

Medigap Insurance Options for People with Disabilities Under Age 65

Additional Health Insurance Coverage Options for Medicare-Eligible Virginians Under Age 65

Effective January 1, 2021, individuals will be able to enroll in Medicare Supplement (also known as Medigap) plans if they are:

- Under age 65 and live in Virginia
- Eligible for Medicare by reason of disability, and
- Either enrolled in or will be enrolled in Medicare Parts A and B by the effective date of coverage.

Medigap is sold by private companies and helps fill coverage gaps in [original Medicare](#). A Medigap policy can pay for copayments, coinsurance and deductibles for covered services. In some cases, it can also pay for services that original Medicare doesn't cover, such as medical care when traveling outside the U.S.

A new law passed by the 2020 Virginia General Assembly requires each insurer, health service plan and health maintenance organization that issues Medigap plans in Virginia to offer the option to buy at least one of its Medigap plans to individuals who meet the above criteria for eligibility.

The Medigap plans are guaranteed for eligible individuals. In other words, the insurer must issue and maintain coverage as long as premiums are paid on the policy or certificate. In addition, insurers cannot exclude benefits based on pre-existing conditions under certain circumstances.

Enrollment Periods

Enrollment periods may vary depending on your circumstances and eligibility. To learn more, contact companies that sell Medigap policies in Virginia or visit the State Corporation Commission's (SCC) Bureau of Insurance (Bureau) website at [Virginia SCC - Tips, Guides & Publications](#) and select Medicare Supplement.

In Virginia, individuals have a 30-day “free look” period for a Medigap policy that allows them to return the policy for a full premium refund within 30 days of purchase if not satisfied.

Upon turning 65, individuals who have purchased a Medigap policy under the pre-65 coverage option, will receive a new six-month open enrollment period and can purchase any of the standardized Medigap plans, which may offer a wider choice of plans and lower premiums.

For More Information

For more information about Medigap plans, a list of insurance companies that sell Medigap policies to disabled Medicare-eligible individuals under age 65, and a list of premiums, visit the Bureau of Insurance website at [Virginia SCC - Tips, Guides & Publications](#) and select Medicare Supplement. For questions, contact the Bureau toll-free at 1-877-310-6560, in Richmond at 804-371-9691 or by email at BureauofInsurance@scc.virginia.gov.

[FAQ: What's New for Medicare Eligible Individuals Under Age 65](#)

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